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United	States Bankruptcy Co	ourt	
Northern Dist	Voluntary Petition		
Northern Bis		DIVISION	
Name of Debtor (if individual, enter Last, First, Mare, Pe	,	Name of Joint Debtor (Spouse) (Last, Fire	st, Middle)
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debt maiden and trade names):	or in the last 8 years; (include married,
Last four digits of Soc. Sec./Complete EIN or othe state all)  ***-**-8120	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN state all	•
Street Address of Debtor (No. & Street, City, and 5 Oak Creek Dr Apt # 2102	State):	Street Address of Joint Debtor (No. & Str	reet, City, and State):
Buffalo Grove IL	60089		60089
County of Residence or of the Principal Place of		County of Residence or of the Principal F	Place of Business:
CO	OK		COOK
Mailing Address of Debtor (if different from street	address)	Mailing Address of Joint Debtor (if differe	nt from street address):
Location of Principal Assets of Business Debtor	(if different from street address above):		
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Un	der Which the Petition is Filed (Check one box)
■ Individual (includes Joint Debtors)  □ Corporation (includes LLC & LLP)  See Exhibit D on page 2 of this form  □ Partnership	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker  Clearing Bank  Other  Tax-Exempt Entity (Check box, if applicable.)  Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of  ■ Debts are primarily consumer debts, defined in 11 U.S.C.  § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	f <b>Debts</b> (Check one Box)  Debts are primarily business debts.
Filing Fee (Che	eck <b>one</b> box)		apter 11 Debtors
Filing Fee attached  Filing Fee to be paid in installments (application for the court's consideration unable to pay fee except in installments. Rule	on certifying that the debtor is	Debtor is not a small business debt	to as defined in 11 U.S.C. Sec 101(51D) tor as defined in 11 U.S.C. Sec. 101(51D) diquidated debts (excluding debts owed to 2 million.
Filing Fee wavier requested (applicable to chattach signed application for the court's cons		Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solic of creditors, in accordance with 11	ited prepetition from one of more classes
Statistical/Administrative Information			This space is for court use only
■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt profunds available for distribution to unsecured	perty is excluded and administrative expenses	paid, there will be no	
Estimated Number of Creditors	5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5		
1- 50- 100- 2	00- 1,000- 5,001- 10,00 99 5,000 10,000 25,00		ver ,000
			1
### Stimated Assets  ### \$0 to		\$1 million to More than	\$100 million
Estimated Liabilities  \$0 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More than	\$100 million

	Document_	Page 2 of 38	
	Voluntary Petition	Name of Debtor(s)	
Tr	nis page must be completed and filed in every case)	Mare,	Peter John
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional shee	ot)
Location Where Filed:		Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, attach a	additional sheet)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K and pursuant to Se 1934 and is requ	Exhibit A  ted if debtor is required to file periodic reports (e.g., d. 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of uesting relief under chapter 11.)  is attached and made a part of this petition.	(To be completed if debtor is an individual I, the attorney for the petitioner nathat I have informed the petitione chapter 7, 11, 12 or 13 of title explained the relief available under that I have delivered to the debt 342(b).	nibit B al whose debts are primarily consumer debts.) amed in the foregoing petition, declare r that (he or she) may proceed under 11, United States Code, and have er each such chapter. I further certify tor the notice required by 11 USC §  Brynjelsen
		Robert Brynjelsen	Dated: 12/21/2006
Yes, and No.	the debtor own or have possession of any property that poses or is alleged Exhibit C is attached and made a part of this petition.  Exhi  (To be completed by every individual debtor. If a joint petition is file completed and signed by the debtor is attached and made a part of this point petition: also completed and signed by the joint debtor is attached and made a part of the point petition:	<b>ibit D</b> ad, each spouse must complete and attach a septetition.	
		ng the Debtor - Venue	
	Debtor has been domiciled or has had a residence, principal pl days immediately preceding the date of this petition or for a lor	ace of business, or principal assets in this	
	There is a bankruptcy case concerning debtor's affiliate, gener	al partner, or partnership pending in this D	District.
	Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	assets in the United States but is a defend	ant in an action
	Statement by a Debtor Who Resides	s as a Tenant of Residential Prop	perty
	Landlord has a judgment against the debtor for possession of following.)  (Name of landlord that obtained judgment)	debtor's residence. (If box checked, comp	lete the
	(Address of Landlord)		
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and		
	Debtor has included in this petition the deposit with the court of period after the filing of the petition.	f any rent that would become due during the	ne 30-day

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Mare, Peter John

## **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Peter John Mare

**Peter John Mare** 

Dated: 12/19/2006

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

# << Sign & Date on Those Lines

## Signature of Attorney

## /s/ Robert Brynjelsen

Signature of Attorney for Debtor(s)

## Robert Brynjelsen

Printed Name of Attorney & Bar Number

Bar No: 6282586

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 12/21/2006

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been autorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Peter John Mare Debtor

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Peter John Mare	Here
Date	ed: 12/19/2006	/s/ Peter John Mare	Sign & Date
I cert	ify under penalty of perjury that	the information provided above is true and correct.	
	<ol><li>The United States trustee or bat does not apply in this district.</li></ol>	nkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. §	109(h)
	Active military duty in a military	y combat zone.	
	• `	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	
	, , ,	S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable with respect to financial responsibilities.);	pable
	4. I am not required to receive a count by a motion for determination by the count	redit counseling briefing because of: [Check the applicable statement.] [Must be accompanie t.]	d
	credit counseling briefing within the first 3 provided the briefing, together with a copy deadline can be granted only for cause ar period. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must still obta to days after you file your bankruptcy case and promptly file a certificate from the agency that y of any debt management plan developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day ts may result in dismissal of your case. If the court is not satisfied with your reasons for filing your case may be dismissed.	
	days from the time I made my request, a	counseling services from an approved agency but was unable to obtain the services during the und the following exigent circumstances merit a temporary waiver of the credit counseling requoundust be accompanied by a motion for determination by the court.] [Summarize exigent circums	irement
	United States trustee or bankruptcy adm performing a related budget analysis, bu	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved ninistrator that outlined the opportunties for available credit counseling and assisted me in at I do not have a certificate from the agency describing the services provided to me. You mus escribing the services provided to you and a copy of any debt repayment plan developed throu our bankruptcy case is filed.	t file
		d I have a certificate from the agency describing the services provided to me. Attach a copy of ment plan developed through the agency.	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor	Bankruptcy Docket #:
-------------------------	----------------------

Attorney for Debtor: Robert Brynjelsen

# **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$3,000

The Filing Fee has been paid.

Balance Due

-\$2,675

- 2. The source of the compensation paid to me was:
  - Debtor(s) Other: (specify)
- 3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 12/21/2006 /s/ Robert Brynjelsen

Attorney Name: Robert Brynjelsen LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX) Bar No: 6282586

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or furture interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, wrrite "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[x] None				
	ket Value of Real F			

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Chase Bank Checking Account #XXXXXXXXX7150		\$ 400
03. Security Deposits with public utilities, telephone companies, landlords and others.	X	, and the second		
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware.		\$ 500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$ 20
06. Wearing Apparel		Necessary wearing apparel		\$ 50
07. Furs and jewelry.	X	, , , , , , , , , , , , , , , , , , , ,		
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		None
10. Annuities. Itemize and name each issuer.	X			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

	SCHI	EDULE B - PERSONAL PROPERTY			
Type of Property	N O N E	Description and Location of Property	H W J C	Debtor's Property Deduc	Value of Interest in , Without ting Any I Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.					
22. Patents, copyrights and other intellectual	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Expected tax refund for 2006		\$	250
property. Give particulars.  23. Licenses, franchises and other general	X				
intangibles.  24. Customer list or other compilations	X				
24. Customer list of other compliations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
PFG Record # 294857		 	Form B6	6B (10/05)	Page 2 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property J C		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
25. Autos, Truck, Trailers and other vehicles and accessories.					
		CarMax - 2001 Lincoln Continental over 55,000 miles		\$ 11,125	
		Harris Bank - 2002 Mazda Tribute with over 40,000 miles ((SURRENDER))	J	\$ 8,200	
26. Boats, motors and accessories.	х				
27. Aircraft and accessories.	Х				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	х				
31. Animals	Х				
32. Crops-Growing or Harvested. Give particulars.	Х				
33. Farming equipment and implements.	Х				
34. Farm supplies, chemicals, and feed.	Х				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$20,545	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Peter John Mare, Debtor

11 U.S.C. § 522(b)(3)

Attorney for Debtor: Robert Brynjelsen

## **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
11 U.S.C. § 522(b)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Chase Bank Checking Account #XXXXXXXXXX7150	735 ILCS 5/12-1001(b)	\$ 400	\$ 400
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; TV, VCR, stereo, sofa, vacuum, table,	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware.			
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 20	\$ 20
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.			
Expected tax refund for 2006	735 ILCS 5/12-1001(b)	\$ 250	\$ 250
25. Autos, Truck, Trailers and other vehicles and accessories.  CarMax - 2001 Lincoln Continental over 55,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 11,125

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 CarMax Auto Finance Bankruptcy Department 225 Chestain Meadows Ct Kennesaw GA 30144 Acct No.: 3344130			Dates: 09/2004 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 11,125 Intention: None *Description: CarMax - 2001 Lincoln Continental over 55,000 miles				\$ 11,863	\$ 738
Harris Bank Bankruptcy Dept. 3800 Golf Rd. Suite 300 Rolling Meadows IL 60008  Acct No.: UNKNOWN	X	J	Dates: Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 8,200 Intention: Surrender *Description: Harris Bank - 2002 Mazda Tribute with over 40,000 miles ((SURRENDER))				\$ 8,064	\$ 0

Total

\$ 19,927 \$

\$ 738

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 06-16995 Doc 1 Filed 12/21/06 Entered 12/21/06 17:51:24 Desc Main Document Page 12 of 38

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

consu	imer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPE	S OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
r	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
\ \ i	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
$\square$	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
$\square$	Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Ш,	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
1 IRS priority debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. XXX-XX-8120			Reason: Income Taxes  Dates: 2004				\$ 4,500	\$ 4,500

**Total Amount of Unsecured Priority Claims** 

(Report also on Summary of Schedules)

\$ 4,500

\$ 4,500

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

# Document Page 14 of 38 UNITED STATES BANKRUPTCY COURT

In re

Peter John Mare / Debtor

Attorney for Debtor: Robert Brynjelsen

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Arrow Financial Services c/o GE Money Bank ATTN: Bankruptcy Dept Niles IL 60714 Acct #: 6019181825263795			Dates: 2005 Reason: Credit Card or Credit Use				\$ 2,308
2	Arrow Financial Services c/o GE Money Bank ATTN: Bankruptcy Dept Niles IL 60714 Acct #: 6019180366156038			Dates: 2005 Reason: Credit Card or Credit Use				\$ 3,505
3	Citifinancial Bankruptcy Department PO Box 499 Hanover MD 21076 Acct #: 607138504335XXXX			Dates: 2005 Reason:				\$ 9,724

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare / Debtor

Attorney for Debtor: Robert Brynjelsen

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Credit	tor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
Bank PO E Sioux	Premier Bank  Kruptcy Department Box 5524  x Falls SD 57117 #: 5418538111441568			Dates: 2001 Reason: Credit Card or Credit Use				\$ 492			

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

First Premier Bank
Bankruptcy Department
900 W. Delaware St. Suite 7
Sioux Falls SD 57104

5	Household Finance Bankruptcy Department 1421 Kristina Way Chesapeake VA 23320	Dates: Reason:	2004 Credit Card or Credit Use		\$ 16,847
	Acct #: 410028-17-110197-0				

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Freedman Anselmo Lindberg & Rappe LLC PO Box 3228 Naperville IL 60566

6	MBNA America Bankruptcy Dept. PO Box 15026 Wilmington DE 19801	Dates: Reason:	2005 Credit Card or Credit Use		\$ 12,127
	Acct #: 74974389759744				

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Creditors Interchange, Inc. Bankruptcy Department PO Box 1335 Buffalo NY 14240



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare / Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
7 US Bank NA Bankruptcy/Recovery Dept. PO Box 5229 Cincinnati OH 45201 Acct #: 4428288069056213			Dates: 2005 Reason: Credit Card or Credit Use				\$ 4,625				

**ER Solutions Bankruptcy Department** PO Box 9004 Renton WA 98057-9004

**Total Amount of Unsecured Claims** 

\$ 49,628.00

(Report also on Summary of Schedules)



Law Firm(s) | Collection Agent(s) Representing the Original Creditor

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

1 Heather Miller

Attn: Bankruptcy Dept. 1233 Magnolea Gurnee IL 60031 Intention:

Assume Lease

Contract Type:

Terms/Month:

\$\$400/month

Buy Out: Begin Date: Debtor Int: Description:

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
1 Elizabeth Mare 1243 Silverstone Drive Carpentersville, IL 60110	Harris Bank Bankruptcy Dept. 3800 Golf Rd. Suite 300 Rolling Meadows IL 60008 Account No. UNKNOWN



Case 06-16995

# Doc 1 Filed 12/21/06 Entered 12/21/06 17:51:24 Desc Main Document Page 19 of 38 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare / Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE										
Status: Divorced	None, , , ,	,,									
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT									
Occupation:	Customer Service										
Name of Employer:	Kester										
Years Employed	approx 4 years										
Employer Address:	515 E Touhy Avenue										
City, State, Zip	Des Plaines, IL 60018 ,										

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 4,729.27	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,729.27	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	•	
a. Payroll Taxes and Social Security	\$ 1,241.76	\$ 0.00
b. Insurance	\$ 58.28	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)  Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,300.04	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,429.23	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
3. Income from real property	\$ 0.00	\$ 0.00
). Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income	\$ 0.00	\$ 0.00
(Specify:)		
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,429.23	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 3,429.	23
f there is only one debtor repeat total reported on line 15.)	anart also an Summany of Schodulas and if	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

# UNITED POPULES BANKEUPTÉ PCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare / Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

		NT INCOME OF IN		· · ·	
Complete this schedule by estir payments made bi-weekly, quarterly,		spenses of the debtor and the de show monthly rate.	ebtor's family at time ca	se filed. Prorate any	
Check box if joint petition is filed 8	debtor's spouse maintains a se	eparate household. Complete a se	parate schedule of expe	enditures labeled "Spous	e".
— Rent or home mortgage pa	ment (include lot rented	d for mobile home)			\$ 400.00
a. Real Estate taxes inclu	•	•	ance included?	[] Yes [x] No	Ψ 100.00
Utilities: a. Electricity and	l Heating Fuel				\$ 190.00
b. Water and Se	-				\$ -
c. Telephone					\$ 125.00
d. Other Ga	rbage, Internet, Cable				\$ 50.00
Home Maintenance (repairs	and upkeep)				\$ -
Food					\$ 400.00
Clothing					\$ 75.00
Laundry and Dry Cleaning					\$ 55.00
Medical and Dental Expens	es				\$ 75.00
Transportation (not includin	g car payments)	Gas, Tolls/Parking, Fees/	Licenses, Repair	Bus/Train	\$ 301.00
Recreation, Clubs and Ente	rtainment, Newspapers,	, Magazines, etc.			\$ 50.00
Charitable Contributions					\$ -
Insurance (not deducted from a. Homeowner's	_	home mortgage payment	S)		\$ -
b. Life	or Renter's				\$ -
c. Health					<b>\$</b> -
d. Auto					\$ 91.00
e. Other					\$ -
Taxes (not deducted from v	vages or included in hon	ne mortgage payments)			
•	ate Tax Repayments, R				\$ -
Installment Payments: (In C	hapter 11, 12, and 13 c	ases, do not list payments	s to be included in	plan)	
a. Auto					<u>\$-</u>
b. Reaffirmation	Payments				
c. Other	ounnart paid to others	\$-			\$-
Alimony, maintenance and		indiana at mana banasa			\$- c
Payments for support of ad	· ·		tailed statement)		\$ -
Regular expenses from ope Other: Haircuts. Hygiene	-	•	Childcare &	Pet	\$ -
Other: Haircuts, Hygiene Eyecare, Meds	, Newspaper/Mags Postage/Banking	· · · · · · · · · · · · · · · · · · ·	Babysitting	Care:	
\$95.00	\$20.00	\$0.00	\$ -	\$ -	\$115.00
AVERAGE MONTHLY EXP the Stastical of Summary of Certa	ENSES (Total lines 1-17. Re	eport also on Summary of Sched			\$ 1,927.0
Describe any increase/decr			ne year following t	he filing this docur	ment:
. STATEMENT OF MONTHL	Y NET INCOME	a. Average monthly inco	ome from Line 15	of Schedule I	\$ 3,429.23
		b. Average monthly exp	enses from Line 1	8 above	\$ 1,927.00
		c. Monthly net income (	a. minus b.)		\$ 1,502.23
		d. Total amount to be pa	aid into plan month	dv	\$ 1,500.00

Record #: 294857

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

#### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

-	AMOUNT  2006: approx \$4,729/month	SOURCE employment	
NE	Spouse		
_	AMOUNT	SOURCE	_

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFA	
	IDC
SIAIFMENT OF FINANCIAL AFFE	I

02. INCOME OTHER THAN FROM EMPLOYMENT OF OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE withdrawal from retirement

2006: \$6,500 2005: \$0 2004: \$6,000

NONE

Spouse

**AMOUNT** SOURCE

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Amount Amount Dates of of Creditor Payments Paid Still Owing within the past 90 days \$1,218 see schedule D

**Carmax Auto Finance** 225 Chestain Meadows Ct Kennesaw, GA 30144

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Paid or Value of Amount Name and Address Dates of of Creditor Payment/Transfers Transfers Still Owing Case 06-16995 Doc 1 Filed 12/21/06 Entered 12/21/06 17:51:24 Desc Main Document Page 23 of 38

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of Transfers

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**Circuit Court of Cook** 

County

**STATUS** OF DISPOSITION

In Re: The Marriage of Elizabeth S. Mare and Peter

> J. Mare **Household Finance**

**Civil Suit** 

Divorce

**Circuit Court of Cook** County

Judgment entered

Judgment entered

Corporation III v. Peter J. Mare 06 M1 164650



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date οf Seizure

Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property





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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John	Mare.	Debtor
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Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
Of Property Part by Insurance, Give Particulars Loss

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

	COF FINANCIA	
> I A I E M E N	$() \vdash \vdash INI\DeltaN(.I\Delta)$	I AFFAIRS

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Payment/Value: 3,000.00; \$325 upfront, balance through the plan

Chicago, IL60603

**Money Management** 9009 W Loop South Houston, TX 77096-1719

> **Credit Solutions** Addison, IL

2006

From 12/2005 to 11/2006

\$241/month

\$50

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property



#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee Relationship to Debtor

Date

Describe Property Transferred and Value Received

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s) Amount and Date of Sale or Closing

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closina

Securian Retirement Services PO Box 64787, St. Paul, MN 55164

401k Account ending 4486 \$6,500 2006

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date

Amount

of Setoff

of Setoff

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

	STATEMENT OF FI	NANCIAL AFFAIRS	
14. LIST ALL PROPERTY HELD FO	PR ANOTHER PERSON:		
List all property owned by another pe	erson that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	
occupied during that period and vaca	years immediately preceding the commer	ncement of this case, list all premises which the debtor ase. If a joint petition is filed, report also any separate a	
of either spouse.	Name	Dates of	
Address  267 12th Street  Wheeling, IL 60090	Used same	Occupancy From 6/1998 to 5/2006	
16. SPOUSES and FORMER SPOU	SES:		
	erto Rico, Texas, Washington, or Wiscon	, or territory (including Alaska, Arizona, California, Idah sin) within eight (8) years immediately preceding the any former spouse who resides or resided with the deb	

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE

X

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address and Address of Governmental Unit

Date of Notice

Environmental

NON

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address

Name and Address of Governmental Unit

Date of Notice

Environmental

Law

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Governmental Unit Docket Number Status of Disposition

NONE

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No. . Address Nature of Business

Beginning and Ending Dates

# Document Page 29 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter .	John	Mare,	<b>Debtor</b>
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	STATEMENT OF FI	NANCIAL AFFAIRS
. Identify any business listed in su	ubdivision a., above, that is "single asset re	al estate" as defined in 11 USC 101.
Name	Address	
as been, within six years immedia xecutive, or owner of more than 5 artnership, a sole proprietor, or se	tely preceding the commencement of this of percent of the voting or equity securities of lf-employed in a trade, profession, or other	ation or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing f a corporation; a partner, other than a limited partner, of a activity, either full- or part-time.
•	ling the commencement of this case. A del	otor who has not been in business within those six years
9. BOOKS, RECORDS AND FIN	ANCIAL STATEMENTS:	
ist all bookkeepers and accountar ne keeping of books of account an		eceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
	o within two (2) years immediately precedir financial statement of the debtor.	ng the filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	at the time of the commencement of this of account and records are not available, exp	case were in possession of the books of account and records olain.
	Address	
Name		

# Document Page 30 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

	STATEMENT OF FINA	ANCIAL AFFAIRS
	ons, creditors and other parties, including mercantile wo (2) years immediately preceding the commencem	and trade agencies, to whom a financial statement was
Name and	Date	on the date.
Address	Issued	
). INVENTORIES		
st the dates of the last two e dollar amount and basis		erson who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
List the name and address	s of the person having possession of the records of e	each of the inventories reported in a., above.
Date	Name and Addresses of Custodian	
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
of Inventory  1. CURRENT PARTNERS,	of Inventory Records , OFFICERS, DIRECTORS AND SHAREHOLDERS	
of Inventory  1. CURRENT PARTNERS,  If the debtor is a partnersh	of Inventory Records  , OFFICERS, DIRECTORS AND SHAREHOLDERS nip, list nature and percentage of interest of each me	mber of the partnership.
of Inventory  I. CURRENT PARTNERS,	of Inventory Records , OFFICERS, DIRECTORS AND SHAREHOLDERS	
of Inventory  I. CURRENT PARTNERS,  If the debtor is a partnersh  Name and Address	of Inventory Records  , OFFICERS, DIRECTORS AND SHAREHOLDERS hip, list nature and percentage of interest of each me	Percentage of Interest  Interest  and each stockholder who directly or indirectly owns,
of Inventory  1. CURRENT PARTNERS, . If the debtor is a partnersh	of Inventory Records  OFFICERS, DIRECTORS AND SHAREHOLDERS  OR Nature and percentage of interest of each me  Nature of Interest  ation, list all officers & directors of the corporation; at	Percentage of Interest  Interest  and each stockholder who directly or indirectly owns,

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS
2. FORMER PARTNERS, OFFI	CERS, DIRECTORS AND SHAREHOLDERS:	
the debtor is a partnership, list the	he nature and percentage of partnership intere	st of each member of the partnership.
Name	Address	Date of Withdrawal
Name	Addless	vviuluiawai
2b. If the debtor is a corporation, nmediately preceding the comme	-	with the corporation terminated within one (1) year
Name		Date of
and Address	Title	Termination
ommencement of this case.		isite during one year immediately preceding the
	Date and Purpose of Withdrawal	Amount of Money or  Description and value of  Property
ommencement of this case.  Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of
Name and Address of Recipient, Relationship to Debtor  4. TAX CONSOLIDATION GROU	Date and Purpose of Withdrawal  UP:  the name and federal taxpayer identification nu	Amount of Money or Description and value of
Name and Address of Recipient, Relationship to Debtor  4. TAX CONSOLIDATION GROUTE the debtor is a corporation, list the tax purposes of which the debt ase.  Name of	Date and Purpose of Withdrawal  UP: he name and federal taxpayer identification nuter has been a member at any time within six (  Taxpayer	Amount of Money or  Description and value of  Property  mber of the parent corporation of any consolidated group
Name and Address of Recipient, Relationship to Debtor  4. TAX CONSOLIDATION GROUNT The debtor is a corporation, list the tax purposes of which the debtase.	Date and Purpose of Withdrawal  UP: he name and federal taxpayer identification nuter has been a member at any time within six (	Amount of Money or  Description and value of  Property  mber of the parent corporation of any consolidated group
Name and Address of Recipient, Relationship to Debtor  4. TAX CONSOLIDATION GROUTE the debtor is a corporation, list the tax purposes of which the debt ase.  Name of	Date and Purpose of Withdrawal  UP: he name and federal taxpayer identification nuter has been a member at any time within six (  Taxpayer	Amount of Money or  Description and value of  Property  mber of the parent corporation of any consolidated group
Name and Address of Recipient, Relationship to Debtor  4. TAX CONSOLIDATION GROUTH debtor is a corporation, list the debtor is a corporation that debtor is a corporation from the debtor is not an individual, list the debtor is not an individual, list the debtor is not an individual, list	Date and Purpose of Withdrawal  UP:  he name and federal taxpayer identification nutlor has been a member at any time within six (  Taxpayer Identification Number (EIN)	Amount of Money or  Description and value of  Property  mber of the parent corporation of any consolidated group

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/19/2006 /s/ Peter John Mare

Peter John Mare

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare / Debtor

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property** 

Creditor's Name

Intention

#### PROPERTY TO BE RETAINED

[x] None

**Heather Miller** 

Assume Lease

Attn: Bankruptcy Dept. 1233 Magnolea Gurnee IL 60031

## PROPERTY TO BE SURRENDERED

Harris Bank - 2002 Mazda Tribute with over 40,000 miles ((SURRENDER))

**Harris Bank** 

Surrender

Bankruptcy Dept. 3800 Golf Rd. Suite 300 Rolling Meadows IL 60008

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/19/2006 /s/ Peter John Mare

X Date & Sign

**Peter John Mare** 

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare, Debtor

Attorney for Debtor: Robert Brynjelsen

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	Attached		AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$20,545	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$19,927	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$4,500	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$49,628	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,429
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,927
TOTALS			<b>\$ 20,545</b> TOTAL ASSETS	\$ 74,055 TOTAL LIABILITIES	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Peter John Mare / Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 4,500.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 4,500

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,429.23
Average Expenses (from Schedule J, Line 18)	\$ 1,927.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,058.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, I		\$ 738.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 4,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 49,628.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 50,366.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter John Mare Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12/19/2006 /s/ Peter John Mare X Date & Sign

**Peter John Mare** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLYS TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an indiviudal(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLYS TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Peter John Mare / Debtor Attorney for Debtor: Robert Brynjelsen **VERIFICATION OF CREDITOR MATRIX** The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge. I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT. 12/19/2006 /s/ Peter John Mare X Date & Sign Dated: **Peter John Mare** 

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUSTOF &COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Peter John Mare Debtor** 

Attorney for Debtor: Robert Brynjelsen

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated:

12/21/2006

Dated:	12/19/2006	/s/ Peter John Mare	_	X Date & Sign
		Peter John Mare		

/s/ Robert Brynjelsen
Attorney: Robert Brynjelsen
Bar No: 6282586